

YOUR UNICARE INSURANCE

You have purchased your insurance through Waiheke High School and this means that we will help you with any claims.

It is your responsibility to advise Unicare Insurance of any pre-existing condition/s.

As per the Policy document please be aware that if You seek alternative medical treatment by Chiropractors, Acupuncturists, Osteopaths, Podiatrists, Dieticians, Nutritionists and Dermatologists provided they are registered members of a recognised professional body for that type of Alternative Medical Treatment provider.

You must be referred by a Medical Practitioner (Doctor). If the treatment is not due to a referral by a Medical Practitioner, the costs cannot be covered by the policy.

SECTION 1A: MEDICAL AND RELATED EXPENSES

1. MEDICAL EXPENSES

We will reimburse You for Medical Expenses incurred for the treatment of an Injury or Sickness suffered during the Period of Insurance including the costs associated with medical evacuation which has been approved by Us. (e) We will reimburse you for the cost of Alternative Medical Treatment for up to \$500 over the 12 month period beginning on the Policy Start Date but subject overall to Your Period of Insurance.

DEFINITIONS. In this Policy the following definitions apply:

The following definitions apply:

Alternative Medical Treatment means reasonable expenses necessarily incurred by You within 12 calendar months of sustaining Injury or Sickness in respect of medical advice or treatment by Chiropractors, Acupuncturists, Osteopaths, Podiatrists, Dieticians, Nutritionists and Dermatologists provided they are registered members of a recognised professional body for that type of Alternative Medical Treatment provider.

Medical Expenses means reasonable expenses necessarily incurred by You within 12 calendar months of sustaining Injury or Sickness in respect of medical advice or treatment by a Medical Practitioner, nurse, Hospital and/or ambulance service for medical, surgical, diagnostic services, Hospital or nursing treatment, including physiotherapy, the cost of medical supplies and ambulance hire prescribed by a Medical Practitioner. It includes Alternative Medical Treatment if that treatment has followed referral by a Medical Practitioner. This does not extend to cover Chinese or Ayurveda Medicine.

Pre-existing Condition/s means, in relation to You or any other person on whom Your Travel depends, any medical or physical conditions or circumstances: (a) which You are aware of, or ought to have been aware of; or (b) for which advice, care, treatment, medication or medical attention has been sought by You, (c) which have been diagnosed as a medical condition, or a Sickness or indicative of a Sickness; or (d) which are of such a nature to require, or which potentially may require medical attention; or (e) which are of such a nature as would have caused a prudent, reasonable person to seek medical attention prior to the commencement date of Your Policy.

COVID-19

Covid-19 cover has been introduced to ensure there's coverage for certain unexpected and unforeseen Covid-19 related costs. Please refer to policy wording for details.

https://www.unicare.org/documents/policy_wordings